

ZORNIČKA

Ladies
Pennsylvania
Slovak
Catholic
Union



1898-2011

MORNING STAR

Vol. 70, No. 820 September-October 2011

LPSCU 40th CONVENTION LITURGY to be celebrated at ST. MARY OF THE MOUNT CHURCH



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Calendar of Events

SEPTEMBER

- 10** — Slovak Catholic Federation Pilgrimage of Faith, Latrobe, Pennsylvania.
- 15** — Deadline to send in a tribute to our veterans and military.
- 18** — Rev. Dianiska District Meeting at St. Mary's Church Hall, South Washington Street, Wilkes-Barre, Pennsylvania, beginning at 2:00 p.m. Branches 6 and 213 will host.
- 19** — Deadline to submit matters to be considered by the Board of Directors at its Semiannual Meeting.
- 20** — **Deadline to submit articles for November/December Zornicka.**
- 23-25** — LPSCU Semiannual Meeting, Pocono Manor, Pennsylvania
- 29-10/1** — National Fraternal Congress Annual Meeting, Denver, Colorado

OCTOBER

- 2** — Annual Midwest Slovak Pastoral Seminar sponsored by the Slovak Catholic Federation at the Motherhouse of the Sisters of St. Casimir, 2601 W. Marquette Road, Chicago, Illinois. Guest speaker is Rev. John Jamnicky. Registration begins at 1:00 p.m. *See page 8 for more details.*
- 23** — Pittsburgh District Card Party at the Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m.

NOVEMBER

- 6** — The Fraternal Societies of Greater Pittsburgh sponsors "Kidz Bowling for Kidz" at AMF Mt. Lebanon Bowling Lanes, 1601 Washington Road, Pittsburgh, Pennsylvania. Proceeds benefit the Children's Hospital of Pittsburgh.
- 12** — Lucina Slovak Folklore Ensemble's Fall Dinner Gala at Pokrava Hall, 6812 Broadview Road, Parma, Ohio. *See page 24 for details.*
- 20** — **Deadline to submit articles for January/February Zornicka.**

DECEMBER

- 2** — Msgr. Beeda District's Christmas Party at SS. Cyril and Methodius Parish, North Laurel Street, Hazleton, Pennsylvania, beginning at 6:00 p.m. Any member wishing to attend should contact District President Anita Gregory (570-788-3263) by November 21.
- 3** — LPSCU Telephone Conference Meeting
- 4** — Lehigh Valley Okres Holiday Luncheon in the Lehigh Room of the Best Western Conference Center, Bethlehem, Pennsylvania, beginning at 11:30 a.m. Please bring an unwrapped toy for our "Toys for Tots" collection. Deadline for reservations is November 28.
- 4** — Rev. Dianiska District's Christmas party at the Ramada Inn, Public Square, Wilkes-Barre, Pennsylvania, beginning at 1:00 p.m. Branch 19 will host.

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(USPS 699-520)



ZORNICKA (Morning Star), a bi-monthly magazine, is the official publication of the Ladies Pennsylvania Slovak Catholic Union, National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701.

Send articles for publication to Margaret A. Ferri, Public Relations Director, 428 E. Frankford Street, Bethlehem, PA 18018. Articles must be received by the 25th of the month, five weeks prior to the issue date.

Printed by Triangle Press, 6720 Allentown Blvd., Harrisburg, PA 17112.

Periodical Postage paid at Wilkes-Barre, PA 18701 and additional entries.

Subscription Rate: Members — free; non-members — \$15.00 per year.

Postmaster: Send address changes only to: Zornicka (Morning Star), Ladies Pennsylvania Slovak Catholic Union, 71 South Washington Street, Wilkes-Barre, PA 18701.

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Spiritual Advisor's Message

Remembering 9/11



Fr. Altavilla

I have often heard people say that they remember where they were when they received the very sad and tragic news about the assassination of President John F. Kennedy on November 22, 1963. That day certainly marked a very significant moment in the history of our country. I think it's safe to say that along with some remembering where they were and what they were doing on the day of President Kennedy's assassination, many of us can certainly say the same in regard to the horrific events of September 11, 2011. It is hard to believe that this year marks the 10th anniversary of the terrorist attacks on our country and the unbelievable loss of innocent human life that took place that day and in the days that followed.

That particular morning, I was in my car driving back from Hollidaysburg, Pennsylvania, along with our LPSCU National Trustee and National Secretary-Treasurer of the Slovak Catholic Federation, Dolores M. Evanko. Dolores and I had been at the residence of Bishop Joseph V. Adamec, Episcopal Moderator of the Slovak Catholic Federation. We were attending an Executive Committee meeting of the Federation. Following morning Mass, we began the long journey home. While on the road, I received a phone call from a good friend who told me about what was happening in the skies around New York City and how it was believed that planes were being hijacked by terrorists.

Immediately, I turned on my car radio to hear news of what was happening. Over the next three hours, we listened to reports of what was taking place in New York, Washington, D.C., and in Shanksville, Pennsylvania, a place within Bishop Adamec's diocese of Altoona-Johnstown. Unlike many others who were glued to their television sets watching with shock, horror, and disbelief all that was happening, Dolores and I had to listen and rely on other peoples' descriptions. It wasn't until I got back to my rectory in Taylor, Pennsylvania, that I was able to turn on a television and see what had taken place.

Since that fateful day, much has changed in our nation and throughout the world. The terrorist attacks of September 11, 2001, resulted in 2,996 deaths, including the 19 hijackers and 2,977 victims. The victims were distributed as follows: 246 on the four planes (from which there were no survivors), 2,606 in New York City in the towers and on the ground, and 125 at the Pentagon. All the deaths in the attacks were civilians except for 55 military personnel killed at the Pentagon. More than 90 countries lost citizens in the attacks on the World Trade Center. Along with those lost through the events of September 11, we have also lost thousands of military personnel and civilians through the wars being fought in both Afghanistan and Iraq.

The commemoration of the 10th anniversary of the events of September 11 and the mention of those who have lost their lives through their service in our nation's military is a very

sad exercise in remembering events and losses that we would much rather forget. I do believe, however, that this 10th anniversary is also an opportunity for us to consider how, in this broken world, God is calling us to be instruments of forgiveness and healing by letting go of anger, hate, and the desire for revenge.

To appreciate how Jesus is calling us to create a world of peace and reconciliation, I would like to share a story which appears in the September 2011 edition of *Connections*, edited by Jay Cormier, Ph.D. The following story, by English writer Margaret Silf, first appeared in the April 25, 2011 edition of *America* magazine.

During World War II, a German pilot flies a bombing mission over the English countryside. In the predawn darkness, his plane is disabled by hostile fire and he bails out.

Struggling to release his parachute, he prays as he falls into enemy territory; as he plummets to earth, the face of his young wife back home flashes before him. Minutes later, he lies unconscious on the ground, his

parachute entangled in the trees.

At dawn, a young woman passes by. She is lost in thought. Her beloved has just asked her to marry him and she longs to say yes, but how can they afford to celebrate a wedding in these dark days of war? Where would they get the ingredients for a wedding cake? There is not even enough money or material for a proper wedding dress. Her family and friends tell her to wait until the end of the war – but when will the end ever come?

Her pondering is suddenly interrupted when she sees the German pilot lying in the grass. Despite his enemy uniform, she knows what she must do. There is still a pulse. She covers him with her coat and places her jersey under his head and goes for help. The injured pilot is taken to a nearby military hospital.

The next morning the woman is making her way along the same path. She sees again the parachute in the branches. But she no longer sees a parachute; this morning, she sees silk. A gift from God? She gathers up the cloth. For the next few weeks, she spends every spare moment transforming the abandoned parachute into a beautiful wedding gown.

From his hospital bed, a lonely young German airman, recovering from disaster, sees a bridal couple pass by. For a moment, he feels some sense of hope; perhaps he will one day be home with his own young bride. He has no idea that this English bride is wearing his parachute.

As Jay Cormier notes, "Silk is transformed from a parachute into a wedding gown – all because of an act of reconciling compassion." Jesus calls us to discover the "silk" that does very much exist – even in the midst of our anger, pain, and hurt, by treating all persons with compassion and respect. We are challenged to not only see the good that can come from

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PITTSBURGH DISTRICT

The Pittsburgh District held an enjoyable and wonderful summer outing on July 10, 2011, at Beech Grove in White Oak Park, White Oak, Pennsylvania. Janice and Dave Mathews once again prepared an outstanding lunch for the 34 attendees. A productive District meeting was held and upcoming events were planned. Each member present brought a door prize for distribution to each attendee.

Pictured below are some of the Pittsburgh District members who enjoyed themselves at their summer outing/meeting in White Oak Park.



Branch	Branch Representative	May-June 2011	Year-to-Date Total
83/130	Mary Ann Ackerman	\$ 44,000.00	\$ 45,000.00
8/197	Christine Zak	\$ 80,000.00	\$ 80,000.00
213	Mary Jo Savidge	\$ 31,000.00	\$ 46,000.00
213	Theresa Kluchinski		\$ 40,000.00
7/9/19	Maureen Grohowski		\$ 40,000.00
38	Cecilia B. Gaughan	\$ 10,000.00	\$ 10,000.00
14	Verna Prawdzik		\$ 10,000.00
202	Eleanor Papst	\$ 10,000.00	\$ 10,000.00
19	Deborah Adamchak		\$ 8,000.00
52	James E. Tomasic		\$ 7,000.00
130	Margaret A. Ferri		\$ 5,000.00
60	Anita Gregory		\$ 5,000.00
6	Mary Ann Ewasko		\$ 5,000.00
76	Celeste Palscey		\$ 5,000.00
42	Dolores Sakal		\$ 5,000.00
17	Marion DiCalogero	\$ 2,000.00	\$ 2,000.00
19	Regina Kapral		\$ 1,000.00
		<u>\$177,000.00</u>	<u>\$404,000.00</u>

New Jersey Fraternal Congress Celebrates Flag Day



Directors of the New Jersey Fraternal Congress who celebrated Flag Day this past June 14th are, front row, L-R: Christine McMullan, Polish National Alliance of the U.S. of N.A.; Cynthia Macon, supreme council of the Royal Arcanum; Priscilla Hunyady, Hungarian Reformed Federation of America; Frederick Durso, Knights of Columbus; Theresa Kluchinski, Ladies Pennsylvania Slovak Catholic Union; Charlotte Androckitis, Polish Union of the USA; and Justin Wesnak, National Slovak Society.

Back row, L-R: Anthony Beke, William Penn Association; John Wanko, Russian Brotherhood Organization; Robert Galdon, Royal Arcanum; Douglas Tuttle, Loyal Christian Benefit Association; David Blazek, National Slovak Society; Milan Kovac, Slovak Gymnastic Union Sokol of the USA; and Myron Soltys, Providence Association of the Ukrainian Catholics in America.

LPSCU Board of Directors Semiannual Meeting

This announcement is made to all members of the LPSCU that the Semiannual Meeting of the Board of Directors will convene on Friday, September 23, 2011, at 8:30 a.m. at the Inn at Pocono Manor, Pocono Manor, Pennsylvania. All subsequent sessions will begin at 8:30 a.m. and continue until all Semiannual Meeting business has been completed.

Members wishing to submit matters for the Board of Directors to consider at this meeting are directed to send them to the attention of Theresa Kluchinski at the LPSCU National Headquarters, 71 South Washington Street, Wilkes-Barre, PA 18701 or P.O. Box 32, Wilkes-Barre, PA 18703. All correspondence relative to this Semiannual Meeting should be received no later than **September 19, 2011**.

Fraternal Societies Mark Flag Day at the Ballpark

On Monday night, June 6, 2011, the Fraternal Societies of Northeast Pennsylvania celebrated Flag Day at the Ballpark. Members of LPSCU Branches 60 and 124 enjoyed the evening baseball game between the Wilkes-Barre/Scranton Yankees and the Toledo Mudhens played at PNC field. Members of many of the fraternal societies came out to enjoy a delicious buffet meal and to watch the game, as well as to enjoy an evening of relaxation and friendship. It was a very nice celebration and our own LPSCU was well represented by a number of members and several Board members.

Slovak Heritage Society Holds Annual Meeting

The Slovak Heritage Society of Northeastern Pennsylvania recently held its Annual Meeting at the Gus Genetti Hotel and Conference Center, Wilkes-Barre, Pennsylvania. The highlight of the meeting was the election of officers and board members for 2011-2012.

Following the meeting, dinner was served and the members and guests participated in a "Slovak Sing-Along" with piano accompaniment provided by John Simkovich of Hazleton, Pennsylvania.

The Mission Statement of the Slovak Heritage Society of Northeastern Pennsylvania is "To advance an awareness of the Slovak heritage and culture among all people by means of education and social interaction." The Society's website is www.shsnep.org.

The newly-elected officers and board members are pictured below. Seated from the left are Secretary Anna M. Hudock, Wilkes-Barre; Dorothy Sullivan, Nanticoke; Society Chaplain Rev. John Albosta, St. Peter & Paul Church, Plains; Society Chairperson Philip R. Tuhy, Wilkes-Barre; Dinner Chairperson Elaine Plaischak, Plymouth; Membership Chair Mary Migatulski, Wilkes-Barre; and Helen Savinski, Swoyersville. Standing, L-R, are Andrew Sofranko, Hanover Township; Financial Advisor Magdalen M. Benish, Plains; Joseph Kowatch, Kingston; Michael Stretanski, Kingston; Treasurer Jackson Hendershot, Wilkes-Barre; Anthony Palischak, Plymouth; Corresponding Secretary Bernadette Yencha, Wilkes-Barre; and Public Relations Director William A. Zdancewicz, Edwardsville. Betty Pirnik of Wilkes Barre was not present for the photograph.



Pictured L-R are Anita Gregory of Branch 60, Christopher Gregory of Branch 60, Dolores Evanko of Branch 124, and Mary Ann Litchcock of Branch 60.



Enjoying the camaraderie at the ballpark are, from left, Mary Ann Ewasko, Anita Gregory, Margaret Jollimore, Dolores Evanko, and Theresa Kluchinski.

Order Christmas Oplatky and Slovak Christmas Cards

Oplatky, the traditional Slovak Christmas wafers, and Slovak Christmas cards will be available from Jankola Library for the holiday season. Orders will be accepted from October 24 until December 16, 2011.

The Oplatky, five per packet, thermal-sealed and securely packaged, can be obtained for a donation of \$3.00. The price for one package of 9 Slovak Christmas cards is \$6.75. In addition, shipping and processing has a minimum cost of \$5.75 and upwards. Customized requests can be packaged to meet your needs.

For more information or to place an order, contact Sister Catherine Labouré, SS.C.M. at 570-275-5606, Extension 140 or write to Jankola Library and Slovak Museum, 580 Railroad Street, Villa Sacred Heart, Danville, PA 17821-1698.

LPSCU 40th Convention Liturgy to be Celebrated at St. Mary of the Mount Church

Delegates meeting in Mount Pocono, Pennsylvania, for the 40th National Convention of the Ladies Pennsylvania Slovak Catholic Union will celebrate the Convention Liturgy in the beautiful St. Mary of the Mount Church in Mount Pocono, Monroe County, Pennsylvania, on Sunday, June 24, 2012, at 2:30 p.m.

The history of the parish reveals St. Mary of the Mount became the second Catholic parish in Monroe County in 1912. Upon completion of the church, Rev. Patrick J. Boland was officially appointed rector on June 1, 1912. During Fr. Boland's pastorate, the church was expanded to its present day dimensions. Bishop Michael J. Hoban of the Scranton Diocese consecrated the main altar of the newly renovated and expanded church on July 25, 1925. Rev. Boland served as pastor until September 1, 1926, when he assumed the pastorate of Holy Rosary Church in Scranton.

Rev. Connell A. McHugh became the second pastor of St. Mary of the Mount. Many mission churches were established during Father McHugh's pastorate due to the influx of vacationers and tourists to the Poconos during the summer months.

In November 1958, Msgr. McHugh requested permission from Bishop William J. Hafey to construct a convent, grade and high school on land owned by the parish. On May 29, 1960, the cornerstone for the new school was laid. The solemn blessing and dedication of the Pocono Catholic Mission School by Bishop Jerome D. Hannon of the Scranton Diocese occurred on September 3, 1961.

In 1966, Msgr. McHugh was 90 years old but he was still functioning as pastor with the assistance of young priests and parishioners. Msgr. McHugh died on the Feast of St. Ann, July 26, 1968, at the age of 92. He'd served as pastor of St. Mary of the Mount and her mission churches for 42 years.

In 1968, Bishop Joseph Carroll McCormick assigned Msgr. John M. Walsh as the third pastor of St. Mary of the Mount. But after just three years as pastor, Msgr. Walsh was required to take up residence at Villa Saint Joseph in Scranton due to his poor health.

In 1971, Msgr. Paul J. Purcell was appointed to succeed Msgr. Walsh. During his pastorate, Msgr. Purcell renovated St. Mary of the Mount in 1975. In 1977, he was assigned as pastor of St. Gabriel's in Hazleton, Pennsylvania. He was succeeded by Msgr. Arthur J. Kaschenbach.

At that time, there were approximately 400 to 500 registered households in the parish and each summer the churches in the area were filled with visitors. In 1980, the church hall was remodeled. By the end of the 1990s, the parish had grown to nearly 2½ times the size of its population of the mid 1980s.

On July 6, 2006, after 29 years of dedicated service to the parish, Msgr. Kaschenbach became pastor emeritus.

On that same day, Rev. Joseph R. Kopacz was appointed the sixth pastor of St. Mary of the Mount. Although the parish explored the possibility of developing a new church on property it owns on Knob Hill, that process was suspended

when the Diocese of Scranton requested that every parish participate in local clusters with neighboring parishes in service of Diocesan-wide pastoral planning.

As St. Mary of the Mount and two other local parishes had been planning together for years to enter into a linkage relationship, the parishioners of St. Mary's have relished the opportunity to celebrate the 100th Anniversary of the laying of the cornerstone of their beloved church. Although the development of the parish facilities did not materialize as envisioned, St. Mary of the Mount parish is truly blessed and is well poised to embrace the future.

Worship in this beautiful edifice and house of God will truly be an inspiration to the LPSCU fraternal family and guests as during the Liturgy we invoke God's blessings upon the delegates to our National Convention.

Our Scholarship Recipients Explain...

The Importance of Life Insurance

As part of the criteria for being awarded an LPSCU College Scholarship, applicants must submit a short essay on the topic: *Why is life insurance important?* Periodically, we will be featuring some of these essays anonymously in upcoming issues of *Zornicka*. We think our readers will be impressed by the thought process exhibited by our scholarship winners in these works. Here's what one young applicant had to say...

As an Eagle Scout, I have prided myself in living by the Boy Scouts of America motto, **"Be Prepared."** If the unthinkable were to happen, being prepared by having life insurance would help ease the financial burden. There are many obvious and hidden expenses associated with death. Death expenses could easily financially compromise the well being of remaining family members if they find themselves responsible for these unexpected expenses. It is important to plan for the future because the uncertainty of the economy [over] the past few years has been financially troublesome for many. Responsibility to others (family members) is paramount in your daily living, as well as planning for your future. Finally, it is an economic advantage to purchase insurance at a fraction of the value of the policy and to capitalize on the option of peace-of-mind. I am a third generation member of the Ladies Pennsylvania Slovak Catholic Union and have witnessed firsthand the importance of having life insurance when my grandparents passed away in April 2005 and June 2005 and how the life insurance policies helped my parents through a difficult time.

"Be Prepared" – Purchase life insurance.

Rev. Dianiska District Hosts Youth Bowling Party

The Reverend Dianiska District held its annual Youth Bowling Party on Saturday, July 16, 2011, at Modern Lanes in Exeter, Pennsylvania. Hope and Lori Napkora co-chaired the event.

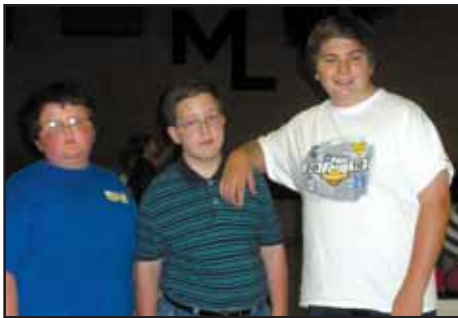
Fifteen young members and four guests bowled and 21 adult members attended. Each young person bowled two games and enjoyed a lunch of nachos, hot dogs, pizza, popcorn, and a variety of beverages. Thomas' Market of Dallas, Pennsylvania, donated a delicious bowling-themed cake, which was served for dessert. Each child also received a bag of treats from Branch 6, a gift from Jean Kapral of Branch 19, and a one-dollar presidential gold coin from Branch 19.

Plans are already underway for next year's exciting event. Remember, kids, all young members of the LPSCU are invited to attend this fun-filled outing sponsored by the Reverend Dianiska District!



The bowlers who participated in the Youth Bowling Party event, along with some of the other attendees.

Susan Worth



Some of the boys who participated.



Everyone enjoyed this clever bowling-themed cake.

Pittsburgh Fraternal Sponsors Bowling Event

The Fraternal Societies of Greater Pittsburgh is sponsoring its Fifth Annual "Kidz Bowling for Kidz" for youth members ages 5 to 18. The event is open to all fraternal benefit society youth members and their non-member friends. All participants must have at least \$25 in sponsorship monies promised in order to enter. There will be no cost for participants to bowl, and the FSGP will provide food, prizes, and commemorative T-shirts.

The event will be held on Sunday, November 6, 2011, at AMF Mt. Lebanon Bowling Lanes, 1601 Washington Road, Pittsburgh, Pennsylvania. Registration starts at 11:30 a.m., and bowling at 1:00 p.m. All participants must be registered in order to bowl. The proceeds from the event will benefit the Children's Hospital of Pittsburgh.

For additional information, call George E. Lapata at 1-800-722-4428.



Abby and David await their turn.



Some of the girls who participated.



The Kapral family enjoys bowling.

Important Publication Notice

Members who submit articles/photos for publication in *Zornicka* are reminded to always provide a phone number and/or email address where they may be reached so they can be contacted if any questions arise about the material they sent. Thank you.

Dear Ladies Pennsylvania Slovak Catholic Union,

Just a note of thanks for the Golden Age Award of check and pin. It was appreciated and unexpected.

Thank you again.

Sincerely,

Francis E. Korchnak
Branch 90, Johnstown, PA

Dear President Kluchinski:

Thank you for selecting me as a recipient of a 2011 Ladies Pennsylvania Slovak Catholic Union Scholarship Award. I applaud the LPSCU for their generosity to me and other selected graduates. I am excited about beginning this new chapter in my life and thank you for helping me with this next step.

Sincerely,

Martin J. Kurtz
Branch 38, Whitehall, PA

Dear Mrs. Kluchinski,

Thank you for choosing me as the recipient of the Youth Achievement Award! It is an honor to receive this amazing award!! Thank you again!

In Him,

Sarah Ann Brassington
Branch 6, Wilkes-Barre, PA

Midwest Slovak Pastoral Seminar Set

The annual Midwest Slovak Pastoral Seminar, under the auspices of the Slovak Catholic Federation, will take place on Sunday, October 2, 2011, at the Motherhouse of the Sisters of St. Casimir, 2601 W. Marquette Road, Chicago, Illinois.

Father John Jamnicky, a priest of the Archdiocese of Chicago, will present "Journeys of a Slovak-American Priest." Afterwards, he will answer questions.

Registration for the seminar will start at 1:00 p.m. Father Jamnicky will be welcomed at 1:45 p.m. with his presentation following. A buffet dinner will be served at 3:00 p.m.

The offering for this event is \$15.00. Prepaid registration can be arranged through John Jurcenko at 773/763-0810. For more information, call Geraldine Hletko at 708/387-7812.

Robert Tapak Magruder
Seminar Publicity Committee

Dear Ladies Pennsylvania Slovak Catholic Union,

Thank you so much for the generous scholarship that you have given me! It will certainly help me as I try to achieve bigger and better things at the collegiate level, especially with college costs rising. Again, thank you very much!

Elizabeth Ashley Nace
Branch 7, Exeter, PA

To the Officers of LPSCU Branch 38/40 and the Lehigh Valley Okres,

Thank you so much for the lovely gifts and for the recognition at the Mother/Daughter Luncheon. It was so nice of you to think of me and I really appreciate it. Thanks again!

Love,

Mary Beth Gaughan
Branch 38, Whitehall, PA

Ladies Pennsylvania Slovak Catholic Union 2nd Quarter Report

Assets	2nd Quarter 2011	2nd Quarter 2010
Investments	\$ 13,970,156.00	\$ 13,542,808.00
Certificate of Deposit	\$ 96,000.00	\$ 288,000.00
Cash on Deposit	\$ 555,953.00	\$ 364,896.00
Mortgage Loans	\$ 5,192.00	\$ 8,670.00
Real Estate Owned	\$ 141,303.00	\$ 127,189.00
Other Assets	\$ 52,652.00	\$ 59,973.00
Totals	\$ 14,821,256.00	\$ 14,391,536.00

Liabilities & Fund Balance	2nd Quarter 2011	2nd Quarter 2010
Fund Balance	\$ 3,930,154.00	\$ 3,761,017.00
Interest Maintenance Reserve	\$ 227,890.00	\$ 266,541.00
Amt. Retained as Trustee	\$ 92,006.00	\$ 87,320.00
Aggregate Reserve-Life Certificates	\$ 10,075,942.00	\$ 9,976,474.00
Other Liabilities	\$ 495,264.00	\$ 300,184.00
Totals	\$ 14,821,256.00	\$ 14,391,536.00

Revenues	2nd Quarter 2011	2nd Quarter 2010
Premium Income	\$ 83,511.00	\$ 81,033.00
Investment Income	\$ 391,704.00	\$ 373,601.00
Income - Other	\$ 45,163.00	\$ 36,161.00
Totals	\$ 520,378.00	\$ 490,795.00

Expenses	2nd Quarter 2011	2nd Quarter 2010
Death Claims	\$ 114,647.00	\$ 119,099.00
Endowments	\$ 8,175.00	\$ 14,636.00
Cash Surrenders	\$ 46,695.00	\$ 28,147.00
Dividends	\$ -	\$ -
Increase in aggregate reserves	\$ 45,000.00	\$ 59,000.00
Commissions (new and renewals)	\$ 3,807.00	\$ 2,719.00
General Operating Expenses	\$ 147,883.36	\$ 129,151.21
Officers and Committee Expenses	\$ 13,677.41	\$ 18,819.59
Actuarial/Accounting Expense	\$ 61,446.44	\$ 75,369.50
Investment Mgt. Fee	\$ 9,515.04	\$ 8,821.14
Official Publications	\$ 30,658.33	\$ 30,793.66
Travel Expense	\$ 3,334.57	\$ 4,676.94
Bureau and Association Dues	\$ 1,240.00	\$ 675.00
Donations	\$ 3,910.00	\$ 4,040.00
Scholarships	\$ (200.00)	\$ -
Fraternal Activities	\$ 3,160.85	\$ 3,482.96
Insurance Taxes, Licenses & Fees	\$ 17,875.00	\$ 18,378.00
Sub Total	\$ 510,825.00	\$ 517,809.00

Net Gain/Loss From Operations	\$ 9,553.00	\$ (27,014.00)
Net Realized Capital Gain (Loss)	\$ 9,842.00	\$ (3,822.00)
Totals	\$ 19,395.00	\$ (30,836.00)

Lehigh Valley Okres Hosts Members to Iron Pigs Baseball Game in Allentown

On Sunday, July 3, 2011, the Lehigh Valley Okres hosted a group of 30 young people accompanied by 20 parents at a Lehigh Valley Iron Pigs Baseball Game at Coca-Cola Park in Allentown, Pennsylvania. The Lehigh Valley Iron Pigs, an affiliate of the Philadelphia Phillies, played the Rochester Red Wings. The heavy rain and thunderstorms of earlier in the day cleared out and by 4 o'clock the weather was sunny and perfect for the 6:35 start of the game.

The Lehigh Valley Okres provided each youth with a complimentary entrance ticket to the game and a stipend toward their food purchase.

Prior to the start of the game, Nathan Siegfried, a 12-year-old member of LPSCU Bethlehem Branch 130, threw out the first pitch on behalf of our group. He got to keep the ball he'd pitched and also received an Iron Pigs' baseball bat as a souvenir.

During the game, the names of the various groups in attendance were announced and appeared on a large screen over the ballpark. When the Lehigh Valley Okres of the Ladies Pennsylvania Slovak Catholic Union was announced, our members stood and gave a loud cheer.

All the local fans were happy that the Iron Pigs won the contest. Following the game, everyone stayed for a 3-D fireworks display.

Wearing the special 3-D glasses they'd received upon entering the ballpark, our members remarked that the large, beautiful fireworks seemed very close indeed!

The youngsters and their parents raved about how much they enjoyed the game and fireworks. Hearing such positive feedback, the Okres officers plan to host another game for our youth next year.



Some of the Okres members enjoying the game.



Young members and their parents watch the Lehigh Valley Iron Pigs in action.



Nathan Siegfried of Branch 130 throws out the first ball at the Lehigh Valley Iron Pigs Baseball game.



The Malone family enjoys an evening at the ballpark courtesy of the Lehigh Valley Okres.

Lehigh Valley Okres to Hold Matching Funds Event

In conjunction with the LPSCU Matching Fund Program, members of the Lehigh Valley Okres will hold a themed gift basket raffle for the benefit of the Allentown Diocesan Soup Kitchen. The Soup Kitchen is located at 177 Chew Street, Allentown, Pennsylvania, and is in dire need to restock its pantry to keep up with the nearly 800 meals it serves during a four-day period each week.

For the Matching Fund event, Okres members will prepare themed gift baskets and raffle them off at their Holiday Luncheon, which will be held on Sunday, December 4, 2011, in the Lehigh Room of the Lehigh Valley Conference Center in Bethlehem. We ask our Lehigh Valley LPSCU members to support this worthwhile project by either donating a themed gift basket or by attending the Holiday Luncheon and purchasing raffle tickets towards a basket. For further information, call Marge Ferri at 610-866-8945 or Ceil Gaughan at 610-433-4610.

The 3 Payment Life Plan

The 3 Payment Life Insurance Plan offered by the LPSCU is an economical and beneficial plan for anyone from age 0 to 85. The plan requires a minimum purchase of life insurance. For those age 0-70, the minimum purchase is \$5,000; for ages 71-85, the minimum purchase is \$2,000. Premiums are payable for three (3) years from issue date. If the insured dies within the 3-year period following the issue date, no additional premiums are due and payable, and the face amount of the certificate is paid to the named beneficiary(ies), except as provided within the contract regarding Suicide and Contestability.

The plan allows for premium payments to be made monthly, quarterly, semiannually, or annually. The certificate becomes fully paid at the end of three (3) years, and coverage remains in full force and effect for the entire life of the insured without any additional premium payments required. Upon the death of the insured, the face amount of the certificate is paid to the insured's named beneficiary(ies).

A member with a 3 Payment Life Plan is entitled to all

fraternal benefits of the LPSCU including educational awards, youth and adult activities, newborn benefits, prescription discount card, official publication, and discount car rental.

The 3 Payment Life Plan is perfect for both youth and adults – especially anyone who prefers to have their life insurance paid within three years.

During these unstable economic times, the 3 Payment Life Plan offered by the LPSCU is economical and beneficial for estate planning and can especially help with the high cost of funeral expenses.

To apply for this specific plan, or any other insurance plan offered by the LPSCU, contact your Branch Secretary or the LPSCU Home Office.

Listed below are the Annual and Monthly Premium Schedules for the 3 Payment Life Insurance Plan. The premiums listed are based on \$1,000 of life insurance coverage. Semi-annual and quarterly premium rates are also available by contacting your Branch Secretary or the Home Office.

3 PAYMENT LIFE ANNUAL AND MONTHLY PREMIUM RATES PER \$1,000 BASED ON 2001 CSO MALE AND FEMALE MORTALITY TABLES — BASED ON AGE AT LAST BIRTHDAY

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
0	23.91	20.15	2.15	1.81
1	24.60	20.80	2.21	1.87
2	25.42	21.53	2.29	1.94
3	26.31	22.30	2.37	2.01
4	27.28	23.12	2.46	2.08
5	28.30	23.98	2.55	2.16
6	29.36	24.89	2.64	2.24
7	30.46	25.81	2.74	2.32
8	31.59	26.76	2.84	2.41
9	32.79	27.76	2.95	2.50
10	34.02	28.80	3.06	2.59
11	35.30	29.87	3.18	2.69
12	36.62	30.99	3.30	2.79
13	37.98	32.13	3.42	2.89
14	39.36	33.31	3.54	3.00
15	40.77	34.52	3.67	3.11
16	42.19	35.77	3.80	3.22
17	43.62	37.08	3.93	3.34
18	45.08	38.41	4.06	3.46
19	46.56	39.80	4.19	3.58
20	47.64	40.84	4.29	3.68
21	49.19	42.29	4.43	3.81
22	50.80	43.79	4.57	3.94
23	52.47	45.35	4.72	4.08
24	54.20	46.97	4.88	4.23
25	56.00	48.65	5.04	4.38
26	57.86	50.38	5.21	4.53
27	59.78	52.18	5.38	4.70
28	61.77	54.04	5.56	4.86
29	63.84	55.96	5.75	5.04
30	65.99	57.96	5.94	5.22
31	68.24	60.02	6.14	5.40
32	70.59	62.16	6.35	5.59
33	73.03	64.36	6.57	5.79
34	75.56	66.64	6.80	6.00
35	78.19	68.99	7.04	6.21
36	80.91	71.41	7.28	6.43
37	83.73	73.91	7.54	6.65
38	86.65	76.49	7.80	6.88
39	89.65	79.16	8.07	7.12
40	92.76	81.92	8.35	7.37
41	95.96	84.78	8.64	7.63
42	99.26	87.72	8.93	7.89

Issue Age	Annual		Monthly	
	Male	Female	Male	Female
43	102.65	90.76	9.24	8.17
44	106.14	93.90	9.55	8.45
45	109.69	97.13	9.87	8.74
46	113.34	100.46	10.20	9.04
47	117.08	103.89	10.54	9.35
48	120.91	107.39	10.88	9.67
49	124.87	110.98	11.24	9.99
50	128.97	114.66	11.61	10.32
51	133.20	118.42	11.99	10.66
52	137.64	122.35	12.39	11.01
53	142.19	126.35	12.80	11.37
54	146.85	130.44	13.22	11.74
55	151.60	134.61	13.64	12.11
56	156.43	138.86	14.08	12.50
57	161.32	143.20	14.52	12.89
58	166.32	147.60	14.97	13.28
59	171.46	152.09	15.43	13.69
60	176.76	156.67	15.91	14.10
61	182.18	161.34	16.40	14.52
62	187.70	166.12	16.89	14.95
63	193.28	170.99	17.40	15.39
64	198.91	175.98	17.90	15.84
65	204.58	181.07	18.41	16.30
66	210.31	186.29	18.93	16.77
67	216.15	191.62	19.45	17.25
68	222.09	197.07	19.99	17.74
69	228.21	202.65	20.54	18.24
70	234.56	208.38	21.11	18.75
71	241.15	214.22	21.70	19.28
72	247.91	220.19	22.31	19.82
73	254.77	226.28	22.93	20.37
74	261.77	232.50	23.56	20.93
75	269.00	238.86	24.21	21.50
76	276.54	245.38	24.89	22.08
77	284.46	252.05	25.60	22.68
78	292.74	258.94	26.35	23.30
79	301.36	266.11	27.12	23.95
80	310.31	273.72	27.93	24.63
81	319.56	281.65	28.76	25.35
82	329.11	289.72	29.62	26.07
83	339.20	297.96	30.53	26.82
84	349.95	306.47	31.50	27.58
85	361.45	315.31	32.53	28.38

Former Scholarship Winner is Medical School Grad

Dr. Jesse Michael Schafer graduated from the University of Colorado School of Medicine on May 27, 2011. Dr. Schafer is currently doing his residency in Emergency Medicine at Boston Medical Center in Boston, Massachusetts. BMC is the primary safety net hospital for underserved citizens of Boston and Eastern Massachusetts.

Jesse was the 2008 recipient of the LPSCU's Anne (Shinal) Cichy Scholarship. He was also named as a "Fraternal MVP" (Most Valuable Participant) by the National Fraternal Congress of America in September 2008.

While attending medical school, Jesse traveled each year to Cape Town, South Africa, as part of the Global Health program, to work with a team of doctors and other medical students on a project to determine the effectiveness of ultrasound as a screening tool for victims of penetrating trauma in a resource-limited environment. He worked with local health providers in emergency departments that serve residents of the Cape Flats, training them in the use of ultrasound to shorten the time to surgery, and hopefully save lives. During his residency, Jesse will continue to work with Emergency Medicine physicians in South Africa through the South African Emergency Medicine Foundation.

Before enrolling in medical school, Jesse attended the Colorado Association of Paramedical Education and worked for several years as a paramedic for the City of Denver and in the surrounding areas. He served as a volunteer at an after school program in an underserved neighborhood in Denver where he



Dr. Jesse Schafer with his proud mom, Helen, at his graduation from the University of Colorado School of Medicine in May.

tutored and organized games for grade school children. He also volunteered at the Museum of Contemporary Art Denver where he helped with art installation and in the Idea Box, the educational outreach space. Jesse worked with visitors, kids, and occasionally adults, making crafts related to the work on display by the artist in residence. He plays hockey in his spare time.

Dr. Schafer has been an LPSCU member since birth. He is the son of Helen Schafer of Tucson, Arizona. Jesse's bro-

ther, David, lives in Boulder, Colorado, with his wife, Dr. Jacqueline Schafer, DDS, and their sons, Luke and Jude. They are also members of the LPSCU. Jesse is the grandson of the late Rose Tunney, long-time secretary of Branch 172 in Pittsburgh, Pennsylvania.

The LPSCU congratulates Dr. Jesse Michael Schafer on his graduation from medical school. We are proud of his many accomplishments and wish him continued success as he pursues his residency in Boston.

Bethany Kaylor Receives Scholastic Writing Award

Bethany Kaylor, a 2011 graduate of Ursuline Academy in Cincinnati, Ohio, has been recognized with a regional Gold Key in the Scholastic Writing Awards of 2011. Presented by the Alliance for Young Artists & Writers, this year's competition drew more than 180,000 works nationwide, and 984 received regional Gold Key recognition.

Shauna Whelan, an English teacher at Ursuline Academy notes, "Bethany is a truly talented writer. Throughout her four years at Ursuline, she has produced a collection of poetry, short stories, and personal essays. The work is not assigned for class but instead inspired by her passion for life. Bethany can get to the essence of humanity in her writing. She often deals with the topic of mother-daughter relationships, amongst others. This summer she honed her skills at the Iowa Young Writers' Studio, a prestigious writing program with competitive admission. She plans to pursue creative writing in her collegiate studies."

Ms. Whelan taught Bethany English I Honors and Performing Arts in her sophomore year. Over the last three years she has mentored Bethany with her writing, including her preparation for the Poetry Outloud contest in her sophomore year, where Bethany placed fifth in the state of Ohio.

The Alliance for Young Artists and Writers was established in 1923 and has recognized some of America's most cele-



Bethany Kaylor and her Dad, Michael.

brated writers in their teenage years, including Truman Capote, Joyce Maynard, Joyce Carol Oates, and Sylvia Plath.

While at Ursuline Academy, Bethany was a member of the Honor Club. She was selected by her peers to present the commencement address at her graduation on May 24. She is attending Oregon State University this fall.

Bethany is the daughter of Michael and Deb Kaylor of Liberty Township, Ohio. She and her father are members of LPSCU Branch 64, Pittsburgh, Pennsylvania. Bethany is the granddaughter of Mary Ann Kaylor, who is a member of the LPSCU Court of Appeals.

The LPSCU congratulates Bethany for this outstanding recognition by the Alliance for Young Artists & Writers. We wish her continued success in her educational endeavors at Oregon State.

A Salute to Our 2011 Graduates



KERIANN BUCHA

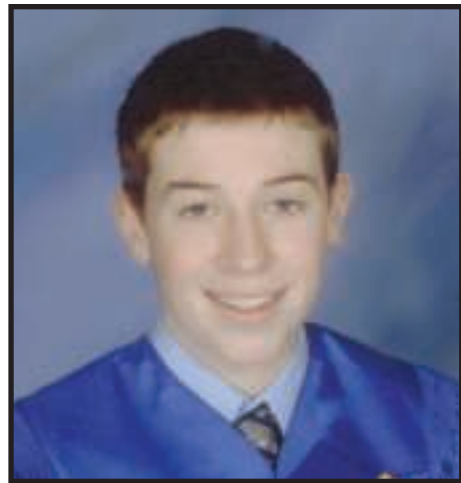
Allentown, PA

Branch 38

Graduated from Allen High School

"Congratulations, Keriann! We are so proud of you!"

~ Love, Mom and Dad



MATTHEW J. NICOLAI

Brookfield, IL

Branch 109

Graduated from

S.E. Gross Middle School

"We are so proud of you!"

~ Mom, Dad, Allison and Emily



AUSTIN VASKO

Bethlehem, PA

Branch 130

Graduated from Bethlehem Catholic High School. Will attend LaSalle University in Philadelphia.

"We are very proud that you are an LPSCU scholarship winner. Keep up the good work at LaSalle!"

~ Love, Mom and Dad



MARTIN J. KURTZ

Downingtown, PA

Branch 38

Graduated from Bishop Shanahan High School and will attend Rochester Institute of Technology in Rochester, NY.

"From the finish line...to a new starting point! Congrats!"

~ Love, Mom, Dad, Catherine & Steph



ELIZABETH A. NACE

Camp Hill, PA

Branch 7

Graduated from Camp Hill High School (in the top ten of her class) and will attend Gettysburg College.

"We love you and are proud of all your accomplishments. Continue to strive to do your best and know that our love and prayers go with you to Gettysburg. Go Bullets!"

~ Mom, Dad and Katharine



CAITLIN HUNTER

Pittston Township, PA

Branch 27

Graduated from Pittston Area High School and will attend Keystone College in La Plume, PA.

"Caitlyn, congratulations on all your many achievements. We love you and are so very proud of you!"

~ Love, Dad, Mom, Colin and Emma



JESSE SCHAFER

Pittsburgh, PA

Branch 172

Graduated from the University of Colorado School of Medicine.

"We're proud of you, Jesse!"

~ Love, Mom, John, David, Jackie, Luke and Jude



SCOTT S. NAPKORA

Dallas, PA

Branch 6

Graduated from Dallas High School, Dallas, PA. Will attend Philadelphia University, Philadelphia, PA.

"Congratulations, Scott! Best wishes for success at Philadelphia University!"

~ Love, Mom, Dad and Aaron



STEPHANIE SCHLEBUSCH

Pittsburgh, PA

Branch 42

Will attend the University of Pittsburgh, studying Bio-Engineering.

"Stephanie, my dear, I am very proud of your accomplishments so far. I know it's just the beginning for you."

~ Love, Mom



LIA ANDREATTA

Boardman, OH

Branch 180

Graduated from Boardman High School and will attend Kent State University, Kent, OH.

"Lia, we are blessed by the confident and caring young woman you have become. Enjoy every moment and every opportunity at Kent State."

~ Love, Mom, Dad, Rina and Zoe



SCRIPTSAVE®

UTILIZATION REPORT

	For June 2011	Year-to-Date 2011
Prescriptions Filled:	16	87
Normal Retail Pricing:	\$ 391.67	\$ 2,708.14
ScriptSave Pricing:	\$ 126.86	\$ 1,490.39
Total Dollars Saved		
by LPSCU Cardholders:	\$ 264.81	\$ 1,217.75
Average Saved per		
Discounted Prescription:	\$ 20.37	\$ 23.00
Overall LPSCU Discounted		
Prescription Savings:	55.82%	49.56%

June 2011 was a big savings month for our ScriptSave® card members. Our group's discounted prescription savings for June 2011 amounted to 55.82%. With our group's year-to-date 2011 discounted prescription savings averaging 49.56% – or \$23.00 per discounted prescription – our members benefit from the program every day.

The ScriptSave® Prescription Drug Savings Program is available at **NO COST** to you. There are **no monthly or ongoing fees, no limits on usage, and no income or age restrictions**. Your entire household can use the card to receive instant savings on brand name and generic prescriptions at over 54,000 participating pharmacies nationwide.

If you do not have health insurance coverage, use the ScriptSave® card for any brand name or generic prescription you or a family member pays for out-of-pocket. If you have health insurance coverage, use the ScriptSave® card for everyone in your household and for any prescriptions that are excluded by Medicare Part D law. In addition to prescription savings, the ScriptSave® card also provides savings on vision care, hearing care, daily living products, and diabetes care and supplies.

If you do not have a ScriptSave® card, you may enroll online by visiting www.scriptsave.com and log-in with Group #195. On that web site, you can also find a participating pharmacy near you, you can look up drug pricing, and you can view the Preferred Medications List, health information and more! Any LPSCU member (including the membership of LCA) can receive a ScriptSave® card at no cost. You are eligible for the card as long as you are a member of the LPSCU (or LCA) in good standing.

DISCOUNT ONLY—NOT INSURANCE. This program is not an insurance policy and does not provide insurance coverage. Discounts are available exclusively through participating pharmacies. You may cancel your registration at any time by contacting Customer Care.

Calendar of Events

continued from page 2

- 11** — Pittsburgh District Christmas Party at the Westwood Golf Club, West Mifflin, Pennsylvania, beginning at 1:00 p.m. Attendees are asked to bring canned goods to be distributed to the local Food Bank.

Archive Library of the Late Joe Biros Donated to the Slovak Institute

Joseph M. Biros, well-known fraternalist, writer, and professional photographer, died at his home in Middletown, Pennsylvania, on March 29, 2011. After his death, Joe's widow, Anna Biros, donated his complete archive library to the Slovak Institute and Library located in Cleveland, Ohio.

The archive library includes over 200 books and various magazines relating to the Slovaks published in America, Slovakia, and from around the world. In addition, there are 35 albums of photos that were taken at various Slovak conventions and events held by fraternal organizations such as the First Catholic Slovak Union (Jednota), First Catholic Slovak Ladies Association (Zenska Jednota), Slovak Catholic Sokol, Ladies Pennsylvania Slovak Catholic Union, Slovak National Sokol, National Slovak Society, Slovak Catholic Federation, Slovak League of America, and Slovak World Congress as well as from various Slovak activities held in Middletown and Wilkes-Barre, Pennsylvania.

Joseph and Anna Biros maintained dual residency in Middletown and Bratislava, Slovakia, living six months out of the year in each country. Before moving back to Bratislava on June 11, 2011, Anna made a monetary donation to the Slovak Institute and Library in memory of her late husband.

Joe Biros was a member of LPSCU Branch 7, Exeter, Pennsylvania. The LPSCU is saddened at the sudden loss of our beloved fraternal member. We extend condolences to his widow, Anna, and the entire Biros family.

The Slovak Institute and Library welcomes the above-referenced organizations to visit the library to view the pictures and history of their respective activities. The Slovak Institute and Library is located at 10510 Buckeye Road, Cleveland, Ohio. For additional information, call 216-721-5300, ext. 294; fax 216-791-8268; or visit their website: www.slovakinstitute.com.



Joseph M. Biros (far right) is pictured with several Slovak leaders during a Slovak event that occurred on April 7, 1991.

Then and Now

A Fun New Photo-Matching Contest for Our 2012 Convention

With the help of our members, we're planning a fun Photo-Matching Contest for our 2012 Convention. Here's how it will work: Members will send in two photos of themselves, one from their childhood (at least 2 years of age) or teen years and one from the present day. The photos will be randomly displayed at our 40th National Convention, to be held June 23-26, 2012, at The Inn in Pocono Manor, Mt. Pocono, Pennsylvania. Then, convention delegates will have a chance to guess which past and present photos belong together. Those with the most correct answers will win the cash prizes listed below.

Members, start looking through your photos now and choose the pair you would like to submit for this fun Photo-Matching Contest. Please identify your photos **on the back** and mail them to Cecilia Gaughan, LPSCU Fraternal Activities Director, 325 Florida Avenue, Whitehall, PA 18052. Also, be sure to list your Branch number on your entry. **Photos from the first 50 entrants will be accepted.** If you would like to have your photos returned after the contest, please provide a stamped, self-addressed return envelope with your entry.

Entries for this contest will be accepted until March 1, 2012. However, because of display space limitations, we can only accept the first 50 entries, so we encourage you to send in your photos as soon as possible.

As an incentive and "thank you" for our members who participate, the names of two of the 50 chosen photo-senders will be drawn during the convention. Those lucky two will each receive a \$25 gift card to a restaurant or store in their area.

If you have any questions, you may contact Ceil at 610-433-4610 or email cbgaughan@msn.com.

PRIZES

1st Prize (Most correct answers) - \$100

2nd Prize (2nd most correct answers) - \$75

3rd Prize (3rd most correct answers) - \$50

(In case of a tie, prize money will be split)

We encourage our Board members to send in their "Then and Now" photos too. However, Board members are not eligible for photo contest prizes.

Remember, this contest will only be successful if YOU help make it so by your participation, so dig out those old photos today and see if you can stump our delegates!

**An LPSCU insurance policy
makes the perfect gift!**

Major David Repyneck Helps Students Raise Flag

Army National Guard Major David Repyneck returned home from Iraq for a two-week leave on May 25, 2011. The students at St. Theresa School in Hellertown, Pennsylvania,



Major David Repyneck (2nd from right behind his nephew, Nathan Siegfried) is greeted by Boy Scouts (from left) Brandon Holub, Jeramy Kuba, and Sean Ryder at St. Theresa's School. Nathan holds a "Welcome Back Major Repyneck" banner made by the school students and decorated with the students' handprints.

received a surprise visit from a grateful alumnus of their school on May 31st. Major Repyneck, who graduated from St. Theresa's in 1982, brought with him a United States flag that flew over his base in Iraq. During his visit, the Major helped the students raise the flag at St. Theresa School. The students were very excited to see the flag that once flew over a U.S. military base in Iraq now being raised over their own school.

After speaking to the students, Major Repyneck expressed

thanks to them for participating in the "Taste of Home" campaign for him and his unit. A few months earlier, students had collected supplies and snacks for Repyneck and his unit and mailed 17 packages to him in Iraq. The Major's nephew, Nathan Siegfried, who is a 7th grade student at the school, helped to organize the "Taste of Home" campaign. (An article about Nathan's efforts appeared on page 9 of the May/June *Zornicka*.)

Major Repyneck has two children, Jack and Olivia, who are members of LPSCU Branch 130 in Bethlehem, Pennsylvania. He is the grandson of the late Susanna Mamay of Bethlehem, who was a dedicated fraternalist of the LPSCU. She was a true believer in fraternal insurance and recommended her entire family, grandchildren, and great-grandchildren as members of the LPSCU.

We thank Major Repyneck for his service to our country and wish him well as he continues his military career.



Major David Repyneck addresses the school students after the flag raising, thanking them for their generosity in preparing and mailing care packages to his unit in Iraq.

Life Insurance Is the Gift That Keeps on Giving

Do you struggle to find the right gift for that special person in your life? You may think of sending flowers or even planning a surprise weekend getaway. These expressions of love are sure to be appreciated. But as you look for a way to mark that special occasion—anniversary, birthday or other milestone—why not consider giving your loved one a more enduring gift of love: life insurance.

Now you may be wondering, what does life insurance have to do with love? The truth is, they're closely tied. The motivation behind purchasing life insurance is love: We buy it because we love people and want to protect them financially. It's also a gift that continues to give. The proceeds of your policy could benefit your loved ones for many years after you're gone.

That's what happened with the Lewis family. David was a young, well-respected cardiac pediatrician who gave generously of his time and talent. This included making regular trips to Ecuador to provide free medical care to underprivileged

children. It was on one of these trips that he suddenly died of a heart attack at the age of 43, leaving behind a wife and three young children.

While the pain from their loss may never go away, David's family has benefited from the enduring gift he left behind. The proceeds from the life insurance he owned have enabled his wife, Sarah, to pay off the mortgage, set up college funds and maintain the family's quality of life. "Dave had always taken care of us, and he continues to do that," says Sarah.

 www.lifehappens.org/lewis



Sarah Lewis and children (from left) Meghan, Matthew and Michael.

The Time Is Always Right

Life insurance may not be the first thing that comes to mind when it comes to giving a gift, but it is something that most people will appreciate and value. The vast majority of adult Americans—93 percent—believe that it's important for most people to have life insurance coverage.¹ Yet, nearly a third of them (68 million) have no life insurance.² Choose the gift that keeps on giving: life insurance.

¹ Kelton Research survey commissioned by the LIFE Foundation, August 2008

² LIMRA International, Trends in Life Insurance Ownership, 2005

LPSCU Bethlehem Members Co-Chair Parish Fundraiser

Earlier this spring, LPSCU Branch 83 members Margaret A. Ferri and Marie Bolcar co-chaired a fashion show, dessert reception, and Tricky Tray for their parish, Incarnation of Our Lord Church in Bethlehem, Pennsylvania. The two-year-old, newly-formed parish, the result of the merger of five other local parishes, wanted to hold a social to revive the parish family.



Margaret Ferri proudly shows the Slovak boy and girl dolls handcrafted by parishioner Pat Timko for the fundraiser.

Through the Parish Activities Group, Margaret Ferri, Marie Bolcar, and Mary Shannon (also a Branch 83 member) led the way to promote a fundraiser that encompassed a fashion show, dessert reception, and Tricky Tray held in the church's social hall on Sunday afternoon, March 20.



Marie Bolcar (left) and Margaret Ferri next to a display of gift baskets awarded during the Tricky Tray fundraiser.



L-R: Kim Mansi, fashion show coordinator from Coldwater Creek; Pam Turek, model; Kathy Craine, fashion commentator from WFMZ Channel 69; Emily Turek, Marie Kapun, Jessica Holland, Beth Perkins, Ann Marie Kasporn, Tina Richie, and Ruth Ann Kasporn, all models.

Fashions were provided by Coldwater Creek of the Promenade Shops in Lower Saucon Township with Kathy Craine, a TV personality from WFMZ Channel 69 as the fashion commentator. Models were eight young ladies from the parish. Marie Bolcar and parishioner Stephanie Turek took charge of the dessert reception by catering finger foods, homemade railroad cakes baked by the parishioners, and beverages. A Tricky Tray comprised of 80 beautiful gift baskets donated by parishioners and approximately 15 gift cards from area businesses were chanced off.

The event was very successful and everyone had a wonderful time. The camaraderie of the parishioners was evident.

FSNEPA Supports Domestic Violence Service Center

As its 2011 Make a Difference Day project, the Fraternal Societies of Northeast Pennsylvania joined together to make a large donation of personal care products and other items, as well as a monetary Christmas gift, to the Domestic Violence Service Center which serves Luzerne and Carbon counties. The Center provides a safe shelter and direct services to abused and homeless women and their children.

The Fraternal Societies of Northeast Pennsylvania is comprised of six fraternal benefit societies whose charitable efforts are primarily funded by the sale of life insurance and other financial services. The Ladies Pennsylvania Slovak Catholic Union is a member of FSNEPA.



Left to right: John C. Andrzejewski, III, secretary general, Polish National Union of America; Charlotte L. Androckitis, general secretary/CEO, Polish Union of the USA; Mary Jo Savidge, secretary-treasurer, Ladies Pennsylvania Slovak Catholic Union; Theresa A. Kluchinski, president, Ladies Pennsylvania Slovak Catholic Union; Carol Crane, development director, Domestic Violence Service Center; Mary Ann Ewasko, chair of trustees, Ladies Pennsylvania Slovak Catholic Union; Rose Wartko, president, Polish Union of the USA; Magdalen Iskra and Martha Iskra, First Catholic Slovak Ladies Association.

Slovak Catholic Federation Mid-Year Annual Appeal Report

Since 1978, the Slovak Catholic Federation has been conducting the annual SS. Cyril and Methodius Appeal, which begins each year in the month of February during the closest weekend to the Feast of SS. Cyril and Methodius. The appeal continues during the entire calendar year. Now in its 33rd year, this appeal has primarily been taken up in parishes of Slovak heritage in the United States and Canada. To date, I am happy to report that **\$22,111.64** has been collected for the 2011 appeal.

As we are all very much aware, "ethnic parishes" are becoming a thing of the past. More and more Slovaks reside in different parts of the country and no longer claim to belong to a parish of Slovak heritage. For this reason, many Slovaks may not have the opportunity to hear about, let alone participate in, this annual appeal. If it were not for the Slovak Catholic fraternal societies and their publications, communication to American and Canadian Slovaks would not be possible. In recent years, we have seen an increase in individual donations apart from the parish collections. Also, most of the Slovak fraternal societies have also been making contributions to this collection from their national boards of directors, along with a number of local branches, wreaths, assemblies, and lodges.

As many of you know, this appeal assists the Church in Slovakia by supporting the training mission of the Pontifical Slovak College of SS. Cyril and Methodius in Rome, Italy (formally known as the Slovak Institute or *Ustav*). In addition,

funds are distributed to those religious communities of both men and women that share a counterpart which belongs to the Slovak Conference of Religious. These communities include the Vincentian Sisters of Charity (*Ruzomberok*), Dominican Sisters (*Dunajska Luzna*), School Sisters of St. Francis (*Zilina*), Daughters of St. Francis (*Bratislava-Prievoz*), Byzantine Catholic Sisters of St. Basil the Great (*Secove and Presov*), Franciscan Friars Minor (*Bratislava*), and House of St. Benedict (*Bacurov*).

As various groups will be holding summer picnics and/or national conventions, I ask that consideration be given to kindly taking up a collection in support of the Slovak Catholic Federation Appeal. All donations are tax deductible. In 2010 this annual appeal raised **\$58,229.89**.

Individuals, groups, organizations, etc., are all welcome to make a donation to this appeal. Please make all checks payable to the Slovak Catholic Federation and send them directly to National Secretary-Treasurer Dolores Evancho, 173 Berner Avenue, Hazleton, PA 18201.

I pray that Almighty God reward all of us who participate in the support of the Church in Slovakia through the Slovak Catholic Federation's 33rd Annual SS. Cyril and Methodius Appeal.

Rev. Andrew S. HvozdoVIC, **Appeal Chairman**
National 1st Vice President, Slovak Catholic Federation

In Memoriam

Blessed are they that mourn, for they shall be comforted. —
Matthew v.5

Name	Branch	Location
Anna Aklonis (Akulionis)	7	Exeter, PA
Helen Soyka	7	Exeter, PA
Richard Krishanda	8	Jessup, PA
Margaret C. Nowak	24	Windber, PA
Bernice Limbach	28	Joliet, IL
Regina Moran	37	Plymouth, PA
Emily M. Nilles	60	West Hazleton, PA
Helen Churetta	62	Northampton, PA
Margaret Zver	83	Bethlehem, PA
Mary F. Kraynak	132	Youngstown, PA
*Albena Sotak	132	Campbell, OH
Anna Yanacek	156	Coaldale, PA
Ralph E. Sanek	158	Chicago, IL
Jerome J. Koleno	158	Chicago, IL
Ruth A. Kolesar	159	Youngstown, OH
*Ursule Balskus	197	Wilkes-Barre, PA
*Irene Bacha	197	Wilkes-Barre, PA
Dorothy Kraynak	197	Wilkes-Barre, PA
Margaret Herriott	197	Wilkes-Barre, PA
Florence Stravinsky	197	Wilkes-Barre, PA
Elizabeth Kunderick	197	Wilkes-Barre, PA
Joseph Yantachka	197	Wilkes-Barre, PA
Timothy J. Stefko	202	McKees Rocks, PA

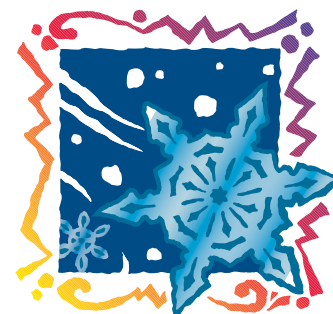
*Multiple certificates

What Do the Holidays Mean to You?

You may be sweltering in the summer heat, but the people who put together your *Zornicka* are always thinking and planning months ahead. That's why we're reminding you now to start thinking about what the Holiday Season means to you. Perhaps you remember a special family tradition from when you were a child, and maybe your family still upholds that tradition today. Perhaps there was an especially meaningful gift you once received or a special food prepared for the occasion. We'd like to know what thoughts come to your mind when you think about the holidays. Is it family and friends gathered together? The serenity and beauty of Midnight Mass? The tree decorated with handmade ornaments lovingly preserved from year to year?

If you have a special holiday memory or tradition, we'd like to hear about it. Write up a short description and send it to Fraternal Activities Director Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052, or email Ceil at cbgaughan@msn.com. Please send it to me no later than September 20.

The year's already half over and holidays will be here before you know it! Get in touch with us today and we'll share your special memories in our November-December issue.



LPSCU to Honor Our Military and Veterans

Once again this year, the LPSCU is sponsoring a Veterans' Day Honorarium/Memorial Program to appear in the November/December issue. If you missed this wonderful tribute to our veterans and active military in past years, don't pass up this chance to participate.



Through our Veterans' Day Honorarium/Memorial listings, the LPSCU is affording our members an opportunity to honor loved ones, co-workers, friends, and neighbors who are presently serving in our military, and to remember those veterans who have served in any branch of the service in the past.

Tributes will be limited to 2-5 lines and should not exceed 25-30 words. There is no charge for placing a message, but a good will donation of \$5.00 per listing would be appreciated.

In keeping with the benevolent and fraternal nature of our Catholic organization, all proceeds from these tributes will again be donated to the **Catholic War Veterans**, an organization whose primary objective is to make the entire nation aware of the struggle and needs of many veterans, their widows and children. The CWV cooperate fully with all veterans organizations to better serve the interests of the men and women who served in each of the wars in which our nation has been involved. Further, as a Catholic organization, the CWV strives to serve God by demonstrating love and respect for individuals without regard to race, creed, color, or national origin. They also seek to instill in today's youth a respect for our flag, our national anthem, and our country's great traditions. The CWV was founded in May of 1935 by a Catholic priest and former Army chaplain, Msgr. Edward J. Higgins of the Diocese of Brooklyn, New York. It was officially recognized as a veterans organization by the Veterans Administration in Washington in July of 1940. To learn more about the CWV and their mission, visit their website at www.cwv.org.

A few examples of Honorariums/Memorials follow:

*In honor of our son serving in Iraq,
Marine Gunnery Sgt. Jack Gibbs
We pray every day for your safe return home.
Your loving parents, John and Mary Gibbs*

*In honor of my husband,
Lt. Harmon Elliott
presently serving his country in the U.S. Navy.
With love and pride from your wife Sara*

*In memory of our father,
Pfc. Arthur Bauer
who served with the U.S. Army in Korea.
We love and miss you – Tom and Chrissy*

Tribute messages, along with all donation checks (made payable to "Catholic War Veterans"), should be mailed to Fraternal Activities Director Cecilia B. Gaughan, 325 Florida Avenue, Whitehall, PA 18052. If you have any questions, contact Ceil at 610/433-4610 or e-mail CBGaughan@msn.com.

Deadline for submitting a veterans/military tribute is September 15, 2011.

We hope that many of our members will participate in this worthwhile fraternal activity which allows them to honor their family members, friends and neighbors who were members of the armed forces and/or those who are presently serving our country in Iraq, Afghanistan, Kosovo, and other parts of the world. This is a wonderful way to show our love and appreciation to those serving our country and to show the concern and compassion the LPSCU has for our fellowman.

Member Receives Religious Award

Nancy Markovich of LPSCU Branch 64, Pittsburgh, Pennsylvania, received the 2011 Manifesting the Kingdom Award from Most Reverend David A. Zubik, Bishop of the Diocese of Pittsburgh, at a ceremony held at St. Paul's Cathedral in Oakland, Pittsburgh, Pennsylvania, on January 30, 2011. The Diocese of Pittsburgh recognizes individuals or couples from parishes for their "service to the Church in ways which contribute to the life and vitality of the faith community."

Nancy was the recipient from Risen Lord Parish, where she is a sacristan, eucharistic minister, lector, adult server, leader to the altar servers, and bereavement minister, as well as a member of the Catholic Daughters of America and Ladies of Charity. Risen Lord Parish expressed gratitude to Nancy for all the hard work and effort she continues to expend in her desire to build up God's Kingdom on earth.

Nancy's late parents, Veronica and Albert Markovich, were also members of LPSCU Branch 64.

The LPSCU congratulates Nancy on receiving this distinguished award.



Nancy Markovich is pictured with Most Reverend David A. Zubik, Bishop of the Pittsburgh Diocese.

**SIGN UP A
NEW MEMBER
TODAY!**

September is Life Insurance Awareness Month

This September, Los Angeles Lakers forward and star of the hit show *Khloé & Lamar*, Lamar Odom will serve as the national spokesperson for Life Insurance Awareness Month. The nonprofit LIFE Foundation, which secured Odom's participation, coordinates the industry-wide campaign in response to concern about the growing number of Americans who lack life insurance protection. Today, 30 percent of United States households have no life insurance, according to the industry research group LIMRA.

Lamar Odom's Life Insurance Story

Odom was raised in Queens, New York, in a single-parent household. Even though Lamar's mother, Cathy, earned a



Lamar Odom

modest income working as a corrections officer, she sent him to Catholic school because of concerns about the public schools in the South Jamaica neighborhood where they lived. When Odom was 12, his mother died of colon cancer. Because she had life insurance, Odom was able to continue his Catholic school education.

When Lamar graduated from high school at 18, life insurance again made a difference in his life. Odom

was considered to be one of the best young basketball players in the country, but knew it would be best for his career if he did not pursue a professional career right away. Because he and his grandmother, who raised him through high school, were financially stable, Odom did not need to immediately earn a paycheck and attended college for several years prior to turning pro.

"I'm sure my mom didn't think she would die at age 35, but that didn't stop her from doing the responsible thing and buying life insurance," said Odom. "Her wise decision gave me the foundation to move on in my life, and played a big role in making me the person I am today. When I began my pro career, one of the first things I did was buy life insurance to make sure that my loved ones would always be taken care of. I'm proud to be working with the LIFE Foundation to share my story and to hopefully get more Americans to do the kind of smart planning that my mom did."

Odom's Story Shared in Public Service Announcements

Beginning in August, Odom's story was broadcast nationally in TV and radio public service announcements (PSAs). The PSAs will also be available on LIFE's website during the September campaign at www.lifehappens.org.

"Lamar is living proof of the amazing impact that life insurance can have on a person's life, and we're thrilled that he has agreed to share his story so publicly by serving as the spokesperson for Life Insurance Awareness Month," says Marvin H. Feldman, CLU, ChFC, RFC, president and CEO of the LIFE Foundation. "If loved ones depend on you and would suffer financially when you die, life insurance is a topic that must be addressed and hopefully Lamar's involvement in our

awareness efforts will result in more Americans taking a serious look at their personal need for coverage."

About Life Insurance Awareness Month

Life Insurance Awareness Month was created by the LIFE Foundation in 2004 in response to growing concern about the large number of Americans who lack adequate life insurance protection. According to the industry research group LIMRA, nearly 70 million adult Americans have no life insurance, and most with coverage have far less than most experts recommend. Held each September, Life Insurance Awareness Month is an industry-wide effort involving hundreds of leading companies and thousands of insurance advisors.

About LIFE

The Life and Health Insurance Foundation for Education (LIFE) was founded in 1994 in response to the public's growing need for information and education on life, health, disability, and long-term care insurance. LIFE also seeks to remind people of the important role insurance professionals perform in helping families, businesses and individuals find the insurance products that best fit their needs.

Source: Press Release from the nonprofit LIFE Foundation at www.lifehappens.org/liamcompanykit.

Cooking Corner

HOLUBKY (STUFFED CABBAGE)

- | | |
|--|--------------------------------|
| 1 head cabbage
(about 3 lbs.) | 1 small onion,
chopped fine |
| 1 lb. ground beef | ½ tsp. salt |
| 1 lb. ground pork | ½ tsp. pepper |
| ¾ cup rice, cooked about 5 minutes, then drained | |
| 1 medium can sauerkraut | 1 egg |
| 1 medium can tomato sauce | |

Prepare cabbage by cutting deeply around the core to loosen leaves. Boil cabbage about 5 minutes and drain. Take leaves apart and let cool. Slice the thick stem from the cabbage leaves, being careful not to cut through the leaves. Combine the meat, rice, egg, onion, salt and pepper and mix well. Place a good tablespoon of meat mixture on the leaf toward the thicker end and roll the leaf to the other end, closing side ends inward so meat will not cook out.

Put a thin layer of sauerkraut in the bottom of a pan, and add the rolled holubky in layers, side by side. Cover with sauerkraut and any leftover chopped cabbage. Add tomato sauce and enough water to cover holubky and cook on medium heat for one hour. Check the holubky and, if necessary, add more water to cover the holubky. Continue cooking on low heat for about 1½ hours.



FLEXIBLE ANNUITY

1st Year's Interest Rate is 5%



- ◆ The LPSCU Flexible Annuity is a flexible-premium, deferred annuity that accepts ongoing deposits of as little as \$100 per month.
- ◆ An annuity is a long-term investment where the interest earned is accumulated and compounded.
- ◆ Annuities are used to supplement retirement income, whereby at some point you stop paying into the annuity and start taking out.
- ◆ Upon maturity, LPSCU offers a number of distribution options, giving our members the convenience of selecting the one that is best suited for them.
- ◆ LPSCU's competitive interest rate is reviewed quarterly by the Board of Directors; however, your rate will never go below the guaranteed minimum rate established by the annuity contract.
- ◆ You can become a member of the LPSCU by purchasing an annuity and you can own an annuity regardless of your health status.
- ◆ Deposits can be made at your convenience!
- ◆ Minimum deposit is \$100.00.
- ◆ After the sixth year, there is no LPSCU penalty on annuity withdrawals.
- ◆ If the annuitant dies prior to settlement, funds on deposit are payable directly to the named beneficiary(ies).

- ◆ Settlement Options:
 - Payment of a specified amount.
 - Payments for a specified period.
 - Life Annuity.
- ◆ Payment options can be monthly, quarterly, semi-annually or annually, depending upon your needs.
- ◆ Prior to settlement, annuitant may withdraw the Cash Surrender Value at any time; however, the minimum withdrawal amount is \$250.00.

NOTE: *Withdrawals taken prior to age 59½ may be subject to a 10% Early Withdrawal Penalty by the Internal Revenue Service.*



*For more information
about our
Flexible Annuity
contact the LPSCU Home Office
or your local Branch Secretary.*

71 South Washington Street
Wilkes-Barre, PA 18701



Phone 888-834-6614
Fax 570-823-4464



e-mail: lpscu@lpscu.org
www.lpscu.org

Dear Junior Members,

Have you ever gone camping? If you have, you know what fun it is. If you haven't, you can look forward to a wonderful experience. There is nothing quite so refreshing as waking up in your tent in the clean, fresh morning air, spending the whole glorious day outside exploring nature, cooking out, and playing games, and then ending a fun-filled day around a roaring campfire. It's especially nice in the fall, when the air is cooler and the bugs are fewer.

Camping out is as old as the human race. When you think about it, the very first humans who ever lived could be called campers as they roamed the fields and the forests in search of food, water, and shelter. When the weather was good, they slept under the stars. When the weather was bad, they crawled into caves they came across in their travels, or slept under shelters they made from brush and branches. Eventually, someone thought of turning the hide of an animal he had killed for food into a simple shelter. That was probably how the first tent came about. It was nothing more than an animal hide stretched over a couple of wood poles or tree branches.

Thousands of years later, people learned how to weave cloth from the hair of goats and the wool of sheep. From this material they made tents large enough to shelter whole families. Some of these people camped in one spot year after year, tilling the soil. Others became wandering campers, moving from place to place in search of game for themselves and grass to feed their animals.

When some of the world's early rulers set out on a conquest, they brought camping gear along. Alexander the Great and his men camped all the way from Greece, across part of Asia, to India. Caesar's Roman warriors pitched their camps in what is now France and England. The Vikings sheltered themselves on their ocean journeys in tents set up on the decks of their long ships. And the Crusaders camped as they made their long journey to the Holy Land.

America was home to some of the world's finest campers. Native American Indians were skilled campers who became famous around the world for their ability to live comfortably in the great outdoors.

When you go camping, the campfire is the center of your outdoor home. It cooks your food, keeps you warm, and provides cheerful light to tell ghost stories by. Every camper should know how to prepare the fire site, gather the wood, and build a fire.

Ideally, you should build your campfire on a flat rock surface, 10 to 12 inches in diameter. If there is no rock surface available, choose a flat area in an open space. It should be 10 to 12 feet away from trees, so your fire won't hurt their roots and branches. Scrape always all burnable material: leaves, twigs, dry grass, pine needles.

Gather tinder, kindling, and fuel. Tinder is thin, dry



material which catches fire easily from a match: dry leaves, small twigs, dry pine cones, birch bark, or paper. If tinder is scarce, use "fuzz sticks," made by shaving the ends of small branches. Kindling is the "middle-man" of the fire. It is small, dead branches or sticks. Dry cedar and pine are best. Kindling is set afire by the tinder. The kindling passes the fire on to the fuel: large branches and logs. The fuel may be softwood (evergreens, poplars, and willows), or hardwoods (hickory, oak, and maple). Softwoods burn slowly, and leave coals which are good for cooking. Do not use wet or rotten, crumbling wood. It will give off too much smoke, but no heat.

Keep your wood and matches dry. Store your fuel wood under a tarp or somewhere where it will be protected

from the rain. Keep matches in a waterproof container.

And be sure to follow these safety rules: When you light a fire, kneel to the side, with your back to the wind. Don't bend over the fire. Keep water or a bucket of sand close by to put the fire out if it should start to spread. Never leave a fire unattended. And be sure it is completely out before you leave the campground and head for home.

Have fun in the great outdoors!

Cecilia B. Gaughan, Fraternal Activities Director

Kids in the (Outdoor) Kitchen

THE CAMP COOK

You may want to try your hand at cooking over an open fire. For dinner, wrap a potato, a few slices of carrots, and a hamburger topped with sliced onion in a double thickness of aluminum foil. Seal it tightly so the juices don't escape and put it on the hot coals to roast. Mom will be able to help you judge how long to cook it.

You can also go to a camping shop or a scout shop and buy the pie irons. They make wonderful sandwiches. Place a piece of bread, butter side down, on the lower half of the iron. Spoon fruit, meat, cheese, tuna fish, or other fillings in the center of the bread. Place a second slice of bread, butter side up, on top of the fillings and latch the iron closed. Put it into the coals, turning the iron occasionally until your snack is cooked (about 4-6 minutes).

Just before bedtime, when the coals are burning low, it's time for S'MORES. Place a square of chocolate bar on a graham cracker, then top with a hot, toasted marshmallow and another graham cracker. Wrap the "sandwich" in foil and heat it in the coals. You'll be sure to ask for S'more!



CLIP AND SAVE

Do's and Don'ts for Campers

DON'T fail to clean up your camp after a meal. **DO** put away food in secure coolers or animal-proof containers and dispose of trash in proper receptacles. A messy camp attracts insects and animal pests.

DO use your camp as a base of operations for finding out about the surrounding countryside. Plan hikes up nearby hills and enjoy the view. And **DON'T** forget a map and compass to help you find your way back!

DON'T waste your camping time doing things you could be doing at home. Leave those hand-held video games and music players behind and instead **DO** enjoy the sights, sounds, and smells of Mother Nature's wilderness. And **DON'T** forget to bring a camera to capture those memories.

If your campsite is near a pond or beach, **DO** use your time in the water to improve your swimming strokes and learn lifesaving



Making A Campfire Without Matches

Sometimes you may forget to bring your matches, or they may get wet. If that's the case, you can still start your campfire. Gather your tinder bundle (anything dry and flammable such as dried grass, pine needles, strips of bark and paper). Gather enough to make a fluffy bundle; the size of bird's nest is good. Make sure you have larger sticks and twigs on hand to feed the fire once it starts.



By rubbing two pieces of dry wood together rapidly, you will make friction. You'll begin to see smoke and eventually amber will appear. Blow gently to create a flame and light your tinder bundle.

Striking certain rocks together can also produce sparks. You will want a piece of flint and a piece of iron or steel, but some other rocks will spark with flint. It will be a process of trial and error.

Any sort of magnifying lens may be used to start a fire on a sunny day. If you don't have a magnifying glass, binoculars, glass bottle bottoms, or even eyeglasses (far-sighted prescriptions) will work. A drop of water on the glass can intensify the sunlight even further. Simply hold the lens at such an angle as to focus the sun's light into as small an area as possible. Place your tinder under this spot and it will soon start to smoke and hopefully catch fire.

Be sure to always extinguish your camp fire before you leave. The best way is to pour water over it and stir it with a stick to snuff out all the embers.

techniques. And if you're not a strong swimmer, **DON'T** venture into deep water or strong currents. Make sure an adult is around to keep an eye on things.

DON'T leave trash at your campsite when you pack up for home. **DO** police the area and pick up any litter you may have missed. Remember, the most responsible way to enjoy nature is to leave no sign behind that you were ever there!

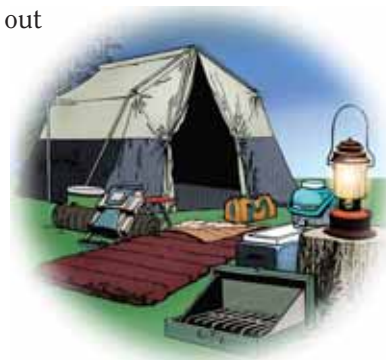
Setting Up Your Camp

It used to be you that you had to be a contortionist to pitch a tent. Not any more! Modern tents are light weight and easy to set up. For family camping, look for a spacious tent with headroom and enough space for everyone's sleeping bag or cot. Some even come with dividers for privacy and to separate the sleeping and eating areas. Tents should have good ventilation and fine mesh windows to keep out the pesky biting bugs.

You should put a water-resistant cloth under the tent to keep the bottom clean and dry. Make sure your sleeping bag has adequate insulation for the type of camping you'll be doing. The colder the weather, the more insulation you'll want to have to stay warm. A foam sleeping pad that fits underneath your bag, or a blow-up air mattress can also keep those roots and rocks from disturbing your sleep.

Roasting over an open campfire is fine for marshmallows and hotdogs, but real cooking demands the concentrated heat only a stove can provide and a propane stove fills the bill nicely. The flame lights simply and is easily adjusted to boil water or to simmer sauces.

Other camping essentials: a cooler or ice chest, lanterns, insect repellent, sunscreen, flashlights, extra batteries, and a first-aid kit. For fun, throw in your camera, binoculars, and fishing rod. Have a portable telescope? There's nothing more beautiful than looking at the night sky when you're far from the lights of the city!



Slovak Lesson

RODINA — THE FAMILY

Dobré deti poslúchajú svojich rodičov.
Good children obey their parents.

Tvoji rodičia boli veľmi pobožní.
Your parents were very devout.

Tvoja strýná je otcova sestra.
Your aunt is your father's sister.

Moja ujčína je matkina sestra.
My aunt is my mother's sister.

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Remembering 9/11

continued from page 3

terrible, tragic events, but above all, we are challenged to BE the good. The parachute – a symbol of war and violence – is transformed into something that speaks of beauty and love because someone is willing to look beyond the hate.

This sad commemoration of the 10th anniversary of the events of September 11, 2001, and what has occurred since, can be reminders to us of the fact that acts of terrorism and violence rooted in hatred and mistrust can never have a part in the lives of those who claim to be children of a loving, merciful God. As we remember, may we strive to bring healing and new life to pained and grieving situations.

“God of the ages, before your eyes all empires rise and fall, yet you are changeless. Be near us in this age of terror and in these moments of remembrance. Uphold those who work and watch and wait and weep and love. By your Spirit, give rise in us to broad sympathy for all the peoples of your earth. Strengthen us to comfort those who mourn and work in large ways and small for those things that make for peace. Bless the people and leaders of this nation and all nations so that warfare, like slavery before it, may become only a historic memory. We pray in the strong name of the Prince of Peace. Amen.”

Rev. Philip A. Altavilla, V.E.

Lucina to Host Fall Dinner-Dance

The Lucina Slovak Folklore Ensemble of Cleveland will host a fall dinner gala on Saturday, November 12, 2011, at Pokrova Hall, 6812 Broadview Road, Parma, Ohio. The fundraiser will include performances by *Lucinka Children's Ensemble* and special guest, Living Traditions. Music and dancing to follow by Ralph the Accordion Man and Party Band. Tickets (\$30.00 per person) are available through advance sales only and include full course dinner and cash bar. Cocktails at 6:00 p.m. with dinner at 6:30 p.m.

Contact Tom Ivanec at 440-668-7797 or Dan or Mary Ann Dzurec at 440-930-2197 to purchase tickets.

Marie and Joseph Bolcar Celebrate Golden Anniversary



On Sunday, July 3, 2011, Marie and Joe Bolcar of Bethlehem, Pennsylvania, gathered together with family and friends to celebrate their 50th wedding anniversary.

Marie and Joe were married on July 1, 1961, at St. Joseph's Catholic

Church in Limeport, Pennsylvania, by the late Reverend Richard Holzhauser. The bride's seven sisters, the groom's two brothers, and other family and friends attended the couple. A reception for over 200 guests was held at the First Windish Fraternal Benefit Society Hall in Bethlehem.

Marie is the daughter of the late John and Louetta deJong of Lanark, Pennsylvania, and Joe is the son of the late Michael and Mary Bolcar of Bethlehem. Marie and Joe have two daughters, Tanya Bolcar Korpics, wife of Richard Korpics of Center Valley, Pennsylvania, and Milissa Bolcar of Bethlehem; and two grandsons, Ivan and Jozef Korpics of Center Valley.

The anniversary celebration began with a 10:30 a.m. Mass at Incarnation of Our Lord Parish, Bethlehem, with Reverend Stanley Moczydlowski as celebrant, the couple's daughters as lectors, and their grandsons as altar servers. Uplifting liturgical music was provided by the parish choir (of which daughter Milissa is a member), and included "Spirit Song" and "Ave Maria" as prelude music and "Let There Be Peace on Earth" as a communion meditation hymn.

A luncheon reception followed at The Beethoven Waldheim Club in Hellertown, Pennsylvania.

Marie, Tanya, and Milissa are members of LPSCU Branch 83, Bethlehem, and Ivan and Jozef are members of Bethlehem Branch 130.

The LPSCU congratulates Marie and Joseph Bolcar on their 50th Wedding Anniversary and wishes them many more years of good health and happiness together.